

This message is sent on behalf of John McCain, USDA Charge Card Service Center:

PCard-03-2009: Guidance Outlining the Proper Use of the Three-Digit CVV Code on Purchase Cards

US Bank is reporting a high number of declines due to errors in keying in/ submitting the three-digit CVV code on the back of the Purchase Card during a transaction AND due to some cardholders not activating their accounts before making a purchase. In an effort to prevent further unnecessary declines, US Bank has provided the following guidance outlining the proper use of the three-digit CVV code on USDA Purchase Cards.

When making transactions online, the merchants typically require the following for billing:

- Type of card being used (e.g. Visa, MasterCard)
- Name as it appears on the card
- Full account number
- Address (the address on file for the card, not where the item is being shipped)
- AND the 3 digit CVV code (Card Verification Value code) which is typed (not embossed) on the back of the card. If the CVV code is not entered correctly, the transaction will decline and appear in your decline report as Invalid Card Verification Value/Check. (Please see the image below for location of the CVV Code- last 3 digits on the signature line)

****Please also remind your cardholders that when they receive their card, they MUST call the 800 number that is on the sticker on the front of the card to activate the card. This tells the bank that the cardholder has received and is in possession of the card. After the call is placed to verify this information, the bank will activate it so the cardholder can start to use it.**

Please contact the ccsc@da.usda.gov with questions or concerns.

